

**UNITED STATES BANKRUPTCY COURT
FOR NORTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION**

JAMIKA PERRY
SSN: xxx-xx-9933

Debtor.

) **Chapter 13 Proceeding**
)
) **Case 19-00193-DSC-13**
)

MOTION TO MODIFY PLAN AFTER CONFIRMATION

COMES NOW, the Debtor, JAMIKA PERRY and moves this Honorable Court to MODIFY her confirmed plan pursuant to 11U.S.C. Section 1329(a) and decrease the total amount paid to nonpriority unsecured creditors to the amount of \$5,372.50. The Debtor shows the following in support of this motion:

STATEMENT OF FACTS

- 1) Debtor filed a chapter 13 case on January 15, 2019 and a 341 hearing was held on February 27, 2019. The plan was confirmed on July 3, 2019. The plan was confirmed with payments of \$1,635.00 monthly and nonpriority unsecured creditors receiving approximately 100%.

That the plan was modified on November 7, 2019 to plan payments of \$2,604.00 based on the Trustee's Motion to Modify Plan After Confirmation filed on November 4, 2019.

That the debtor had NO previous Chapter 13 cases filed in the Northern District of Alabama, Southern Division.

- 2) The Debtor can't afford an increase in plan payments to \$2,206.00 per month. That there has been NO substantial change in her income and / or expenditures since the filing of this case.

WHEREFORE, PREMISES CONSIDERED, Debtor respectfully moves this Honorable Court will take jurisdiction of this matter and modify the confirmed plan to a total amount of \$5,372.50 paid to nonpriority unsecured creditors.

Done this 10th day of November, 2019.

Respectfully Submitted,

/s/ Michael A. Hensley

Michael A. Hensley
Attorney for Debtor

United States Bankruptcy Court
Northern District of Alabama, Southern Division

IN RE:

Case No. 19-00193-TOM-13

Perry, Jamika

Debtor(s)

Chapter 13

CERTIFICATE OF SERVICE

I hereby certify that on November 10, 2019, a copy of Motion to Modify Plan After Confirmation was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

Respectfully submitted,
Perry, Jamika

/s/ Michael Hensley

Michael Hensley ASB-2745-L75M
Michael A. Hensley, Attorney at Law
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Label Matrix for local noticing
1126-2
Case 19-00193-DSC13
NORTHERN DISTRICT OF ALABAMA
Birmingham
Sun Nov 10 19:12:57 CST 2019

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Alabama Power Company
1225 6th Avenue North
Birmingham, AL 35203-1653

Bridgecrest
Attn: Bankruptcy
7300 E Hampton Ave Ste 100
Mesa, AZ 85209-3324

Carvana, LLC
PO BOX 29018
PHOENIX, AZ 85038-9018

Credit Acceptance Corp
PO Box 513
Southfield, MI 48037-0513

Home Point Financial Corp
Attn: Correspondence
11511 Luna Rd Ste 200
Dallas, TX 75234-6451

Royal Furniture
Attn: Bankruptcy
PO Box 3784
Memphis, TN 38173-0784

T Mobile/T-Mobile USA Inc
by American InfoSource as agent
PO Box 248848
Oklahoma City, OK 73124-8848

Wells Fargo Auto
MAC T9017-026
P O Box 168048
Irving TX 75016-8048

Credit Acceptance Corp.
c/o Spina & Lavelle PC
One Perimeter Park South
Suite 400N
Birmingham, AL 35243-2327

U. S. Bankruptcy Court
Robert S. Vance Federal Building
1800 5th Avenue North
Birmingham, AL 35203-2111

Birmingham Water Works
PO BOX 830110
Birmingham, AL 35283-0110

(p)CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

Charter Spectrum / Brighthouse
400 Atlantic St Fl 10
Stamford, CT 06901-3512

Dr. Ashley Tamucci
Alabama Women's Specialists
2006 Brookwood Med. Plz. Suite 310
Birmingham, AL 35209-6823

Home Point Financial Corporation
11511 Luna Road, Suite 300
Farmers Branch, TX 75234-6451

Royal Furniture Company, Inc.
c/o John R Frawley Jr., Atty
P O Box 101493
Irondale, AL 35210-6493

U.S. Department of Education
C/O FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

Wells Fargo Bank N.A., d/b/a Wells Fargo Aut
PO Box 130000
Raleigh NC 27605-1000

NCEP, LLC, c/o AIS Portfolio Services, LP
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

ALABAMA POWER COMPANY
ATTN: BARBARA J RICE
600 NORTH 18TH STREET, BOX 17N-0043
BIRMINGHAM, AL 35203-2200

Bridgecrest
7300 E Hampton Ave
Mesa, AZ 85209-3324

Capital One
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130-0285

Credit Acceptance
25505 W 12 Mile Rd Ste 3000
Southfield, MI 48034-8331

Home Point Financial C
11511 Luna Rd Ste 300
Farmers Branch, TX 75234-6451

Royal Furnit
128 S Main St
Memphis, TN 38103-3616

Rubin Lublin, LLC
100 Concourse Pkwy Ste 115
Birmingham, AL 35244-2905

Waypoint Resource Grou
PO Box 8588
Round Rock, TX 78683-8588

Wells Fargo Dealer Svc
PO Box 1697
Winterville, NC 28590-1697

(p)CHAPTER 13 STANDING TRUSTEE
ATTN BRADFORD W CARAWAY
PO BOX 10848
BIRMINGHAM AL 35202-0848

Jamika Perry
5380 Summerset Cir
Bessemer, AL 35022-8399

Michael A Hensley
Michael A. Hensley, Attorney at Law
210 West College Street
1639
Columbiana, AL 35051

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Capital One
15000 Capital One Dr
Richmond, VA 23238-1119

Bradford W. Caraway
Chapter 13 Standing Trustee
P O Box 10848
Birmingham, AL 35202-0848

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Home Point Financial Corporation

(d)PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

End of Label Matrix	
Mailable recipients	32
Bypassed recipients	2
Total	34